

1885-S silver dollar not the \$100,000 coin

By Roger Boye

Here are answers to questions from Chicago Tribune readers.

Q—We own a 1885-S silver dollar that's quite worn. I was shocked to read in your column that an 1885 trade dollar sells for \$100,000 or more. Is my coin worth anywhere near that? Also, will it increase in value during 1985, its centennial year?

A—Uncle Sam made silver dollars for domestic use and trade dollars for circulation in the Orient. They are distinct coin types with different designs and inscriptions.

Your piece is a "common date" that retails for \$14 or so, the result of its worn condition and the coin's 1.5 million mintage. The 1885 trade dollar is exceedingly rare because the government produced just five specimens.

As a rule, coins show no abnormal price appreciation in their 100th anniversary year. One exception occurred during 1976 when values of 1876-dated pieces advanced slightly because of an unusual demand created by the Bicentennial hoopla.

Q—I've found several oddly colored 1973 Lincoln cents. Could they be errors?

A—Most likely, no. Copper Lincolns will discolor quickly when exposed to various chemicals or solutions, even turning murky green or black. An amateur chemist probably treated your coins.

There's an extremely slim chance that workers used the wrong alloy in making your 1973 cents. Such errors are prized collectibles. You might have a coin dealer or other expert examine the coins, but don't get your hopes up.

Q—How much silver is in quarters and half dollars dated 1776-1976? Where can we cash them in?

A—All such coins placed into circulation by the government contain just copper and nickel, not silver.

Specimens made with silver went into special Bicentennial coin sets that the United States Mint still is selling to collectors. A three-coin proof set costs \$12 and the three-coin uncirculated set is \$9. To order, write to the U.S. Mint, 55 Mint St., San Francisco, Calif. 94175.

Q—How long has paper money been in use? Also, with all the talked-about changes in U.S. currency, is plastic money possible?

A—The Chinese invented paper bills in the 7th Century, calling them "flying money" because of their light weight. The Spanish introduced currency in the West during a 1483 siege by the Moors, and in 1861 the U.S. government issued its first "folding dollars" under the Constitution to help finance the Civil War.

Treasury officials have all but ruled out plastic currency, saying materials tested have proved unsatisfactory.